



9628
15

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dean A. Seifert et al.

Group Art Unit: 3628

Serial No.: 10/037,827

Examiner: Jason M. Borlinghaus

Filed: January 3, 2002

For: METHOD FOR RECEIVING ELECTRONICALLY
TRANSFERRED FUNDS USING AN AUTOMATED
TELLER MACHINE

Attorney Docket No.: FDC 0167 PUS

**FOURTH INFORMATION DISCLOSURE STATEMENT
AND FEE UNDER 37 C.F.R. § 1.97(c)**

Mail Stop Amendment
Commissioner for Patents
U.S. Patent & Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and §§ 1.97-1.98, the statement contained herein is being submitted for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(c), i.e., after the mailing date of a first Office Action on the merits but before the mailing of a final action or a notice of allowance, and includes the fee of \$180.00 as set forth under 37 C.F.R. § 1.17(p).

10/03/2006 HLE333 00000011 10037827

01 FC:1806

180.00 OP

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8 (FIRST CLASS MAIL)

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, U.S. Patent & Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 on:

9/28/2006
Date of Deposit

Michael D. Cushion
Name of Person Signing

Signature

Applicants wish to bring to the Examiner's attention that, more than one year prior to the actual filing date of the present application, the Assignee of the present application and an agent of the Assignee used a method for performing receive transactions on a test basis at four stores of the agent. The method involved a recipient using a telephone at a store of the agent to contact a customer services representative of the Assignee to initiate a receive transaction. The recipient then provided the Assignee representative transaction information such as the name of the intended recipient and the desired amount of money to be retrieved by the recipient. If the transaction information corresponded with transaction information stored on a central database representing a completed send transaction, the Assignee representative provided the Money Transfer Control Number (MTCN), corresponding to the send transaction, to the recipient. The MTCN was also stored on the central database when the send transaction was processed. Next, the recipient provided the MTCN to an employee of the agent, and the employee entered the MTCN into a terminal in communication with the database to retrieve the transaction information. The database then transmitted to the terminal the dispense amount, and the employee dispensed the dispense amount to the recipient. Furthermore, the Assignee paid the agent the same percentage on all transactions in which the test method was used, as was paid on transactions in which prior methods were used.

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached reference is not to be construed as an admission that the reference is "material" as defined under 37 C.F.R. § 1.56(b).

A check in the amount of \$180.00 is enclosed to cover the Petition fee. Please charge any additional fees or credit any overpayments as a result of the filing of this paper to our Deposit Account No. 02-3978.

Respectfully submitted,

DEAN A. SEIFERT ET AL.

By: *Michael D. Cushion*
Michael D. Cushion
Reg. No. 55,094
Attorney/Agent for Applicant

Date: 9/28/06

BROOKS & KUSHMAN P.C.
1000 Town Center, 22nd Floor
Southfield, MI 48075
Phone: 248-358-4400
Fax: 248-358-3351